

Give the Gift of a Lifetime...



Should you consider Lifetime Legacy?

- Do you have money set aside that you hope to pass on to your loved ones or your favorite charity? ☐ Yes ☐ No
- Would you like to increase the amount of money you have designated for your heirs? ☐ Yes ☐ No
- Do you have assets that you don't currently need for income, but are concerned that you might need this money if you are diagnosed with a qualifying critical illness or if you are permanently confined to a nursing home? ☐ Yes ☐ No
- If you never need the money for emergencies, would you want your heirs to receive it income tax-free and possibly avoid the potential costs and delays of probate? ☐ Yes ☐ No

Lifetime Legacy is not for everyone, but if you answered “yes” to any of the above questions, this policy may be right for you! Lifetime Legacy is a universal life insurance policy designed for wealth transfer planning.

For more information, simply return the attached card.
For quicker service, call [Agent Name] at [Agent Phone].

**The policy's guaranteed minimum death benefit is equal to the initial specified amount as defined in the policy and is guaranteed for the lifetime of the insured, assuming no loans, withdrawals, or accelerations of the death benefit are taken. *Access to up to 80% of the guaranteed minimum death benefit (up to \$250,000) should you become permanently confined to a qualified nursing facility or are diagnosed with a qualifying terminal illness, assuming no loans or withdrawals are taken. The permanent nursing home confinement benefit is payable after a 90-day elimination period from the time confinement begins. Because accelerated benefit payments are treated as loans against the policy, interest will apply and will gradually decrease the proceeds payable.*

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY and VT. Lifetime Legacy (Policy Series 258), the Accelerated Benefit Payment Rider (Rider Series 2149) and the Accidental Death Benefit (Rider Series 2169) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and riders may not be available in all states. Certain restrictions apply. Consult contract and riders for all limitations and exclusions. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing the company can give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material. Lifetime Legacy may be designated as a Modified Endowment Contract (MEC). Distributions of gain are subject to income taxation rules and IRS early distribution penalties. Please consult your tax advisor for further details. [Agent Name] is an authorized agent of Americo.

All information shown here is hypothetical, intended for illustrative purposes only, and not guaranteed.

☒ **Yes! I want more information on how I can increase my legacy to my loved ones with Lifetime Legacy!**

Name _____

Spouse _____

Address _____

City _____ State _____ Zip _____

Phone (_____) _____ Best Time to Call _____

Age _____ Spouse's Age _____

By completing this form, you authorize an insurance agent to contact you by phone, text or fax at the phone number listed to provide automated and/or pre-recorded advertisements. You are not required to sign this to purchase any product. This consent applies to all products currently or in the future marketed or sold by us. This authorization continues until it is revoked by you. This waiver extends to protect any third party on whose behalf or for whose benefit, in whole or in part, we initiated any communication. This waiver applies even if you revoke your consent to be contacted in the future.



Agent Name
Address
City, State ZIP



We all want to leave a legacy...
How can you make the most of yours today?

A Good Example

Susan, a 68-year-old non-smoker, has \$50,000. By putting her money into a Lifetime Legacy universal life insurance policy, Susan can create an initial death benefit of \$89,580 from day one.¹ She also maybe able to access \$71,664 in case of an emergency.²



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All information shown here is hypothetical, intended for illustrative purposes only, and not guaranteed. Assumptions: 68-year-old female, non-smoker. No policy loans, withdrawals, or accelerations of the death benefit have been taken.

Agent to furnish business reply mail information.

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO.#####

POSTAGE WILL BE PAID BY ADDRESSEE

Agent Company
Address
City, State ZIP



**NO POSTAGE
NECESSARY IF
MAILED IN THE
UNITED STATES**

